11, उत्तरदायी है, ताकि बैंक कर्मचारियों द्वारा धोखाधडियों एवं भ्रष्टाचार को रोका जा सके ।

भारतीय रिजर्व बैकों के आन्तरिक निरिक्षण एवं सतर्कता तंत्र के कार्य संचालन की सतत समीक्षा करता है । भारतीय रिजर्व बैंक ने बैंको में नियंत्रण तंत्र कि सुदृढ करने के लिए व्यापक मार्गनिर्देश भी जारी किए है । वह धोखाधडी के मामलों की भी लगातार पुनरीक्षा करता है और बैंकों को विशिष्ट मामलों में कार्यप्रणाली तथा ऐसे मामलों की पुनरावृति रोकने के लिए अपेक्षित सुरक्षा, संचालन कार्मिकों को समुचित प्रशिक्षण और धोखाधडियों के बडे मामलों मे जांच एवं छानबीन की सलाह देता है । भारतीय रिजर्व बैंक धोखाधडी बहुत क्षेत्रों में प्रणालियों तथा प्रक्रियाओं एवं नियंत्रण व्यवस्थाओं का अचानक निरीक्षण भी करता है । निर्धारित समय अन्तरालों पर किए जाने वाले स्थल पर निरीक्षणों के अलावा भारतीय रिजर्व बैंक ने उन्नत पर्यवेक्षण हेतु स्थेलत्तर निगरानी प्रणाली भी बनाई है । वित्तिय प्रणाली का एकीकृत पर्यवेक्षण करने के उद्देश्य से, सलाहकारी परिषद सहित वित्तिय पर्यवेक्षण बोर्ड (बीएफएस) का वर्ष 1994 में गठन किया गया था ॥

IDBI investment in Andhra Pradesh

2445. SHRI YERRA NARAYANASWAMY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that IDBI has reduced its investment in Andhra Pradesh during 1995-96 and 1996-97;

(b) what was the investment of IDBI in Andhra Pradesh in the current financial year upto 31st January, 1997;

(c) whether it is a fact that IDBI is withdrawing from new industrial activitity; and

(d) if so, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) The Industrial Development Bank of India (IDBI) has reported that the assistance sanctioned by it to industrial units in Andhra Pradesh increased significantly from Rs. 964.5 crore in 1993-94 to Rs. 1470 crore in 1995-96. However, during the current financial year (April 1996-January 1997), there has been a decline in sanctions and disbursements as compared to the corresponding period of 1995-96.

(b) The assistance sanctioned and disbursed by IDBI to industrial units in Andhra Pradesh in the current financial year (April 1996—January 1997) was Rs. 904.8 crores and Rs. 563.1 crores respectively).

(c) No, Sir. IDBI is contiuning to support financially, economically, commercially viable and technically feasible projects in all States including in Andhra Pradesh.

(d) Do not arise.

Participation of private banks in-PMRY

2446. SHRI S.M. KRISHNA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the participation of private banks in PMRY scheme has been very poor throughout the country;

(b) what are the guidelines of RBI for private banks in this regard;

(c) whether RBI has received complaints about poor performance of private banks under the scheme; if so, the details of complaints received State-wise and the licences cancelled if any; and

(d) what is the role of RBI representatives in the States' capital in this regard and how far they are delegated to take action against erring banks?